Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the

application:

Listing of Claims:

1. (Currently Amended) A transaction authentication card, comprising:

a biometric sensor for sensing a biometric feature of a user;

a memory;

a processor for retrieving stored biometric data representing said biometric feature

from the memory, the processor having a fingerprint matching algorithm for comparing a

biometric feature of a user with the stored biometric data; and

a wireless transmitter capable of generating wireless signals of two different

frequencies, wherein a wireless signal is transmitted on a one-to-one validation of the

biometric feature, wherein the transaction authentication card is a stand alone device and

performs self authentication, self verification, and self enrollment.

2. (Original) The transaction authentication card of Claim 1, further comprising

a loop antenna, wherein the wireless transmitter is a radio frequency transmitter.

3. (Original) The transaction authentication card of Claim 2, wherein a

frequency of the radio frequency transmitter is between 1 KHz and 999 GHz.

4. (Original) The transaction authentication card of Claim 3, wherein the

wireless transmitter is an infrared transmitter.

5. (Original) The transaction authentication card of Claim 1, wherein the

wireless signal is formatted as a human interface device (HID) signal.

6. (Original) The transaction authentication card of Claim 5, wherein the human

interface device signal is compatible with Mifare.

2

Response to Office Action of December 7, 2006

- 7. (Original) The transaction authentication card of Claim 1, further comprising a power supply.
- 8. (Original) The transaction authentication card of Claim 7, wherein the power supply is rechargeable.
- 9. (Original) The transaction authentication card of Claim 7, wherein the power supply is a battery or capacitor.
- 10. (Original) The transaction authentication card of Claim 1, wherein the wireless signal is encoded.
- 11. (Original) The transaction authentication card of Claim 1, further comprising a multicolor light emitting diode.
- 12. (Original) The transaction authentication card of Claim 1, wherein the multicolor light emitting diode indicates a first color for a good read and a second color for a low battery.
- 13. (Original) The transaction authentication card of Claim 12, wherein the multicolor light emitting diode indicates a third color for a state of enrollment.
- 14. (Original) The transaction authentication card of Claim 1, wherein the transaction authentication card is used with a financial transaction terminal or an automated teller machine terminal.
- 15. (Canceled)
- 16. (Original) The transaction authentication card of Claim 1, further comprising a telescopic antenna coupled to the transmitter.

Response to Office Action of December 7, 2006

- 17. (Original) The transaction authentication card of Claim 1, wherein the memory stores biometric data for multiple users or multiple biometric data for a single user.
- 18. (Original) The transaction authentication card of Claim 1, wherein data sent by the wireless transmitter is encrypted.
- 19. (Original) The transaction authentication card of Claim 1, wherein the transaction authentication card provides more than one biometric for verification.
- 20. (Original) The transaction authentication card of Claim 1, wherein the biometric sensor is on a front side of the card and wherein an image is formed on a back side of the card.
- 21. (Original) The transaction authentication card of Claim 1, wherein the card is used for access control, financial transactions, security transactions, government control, airline security, passport ID, and driver's license or authentication.
- 22. (Original) The transaction authentication card of Claim 1, further comprising a display for showing an image downloaded by a user.
- 23. (Original) The transaction authentication card of Claim 22, wherein the image is a photo id.
- 24. (Original) The transaction authentication card of Claim 22, wherein the image is text.
- 25. (Original) The transaction authentication card of Claim 1, further comprising an alphanumeric keypad membrane for personal identification entry.

Appl. No.: 10/603,887

Response to Office Action of December 7, 2006

- 26. (Original) The transaction authentication card of Claim 1, wherein the wireless transmitter is an RF transmitter that operates between 1 KHz and 999 GHz.
- 27. (Original) The transaction authentication card of Claim 26, further comprising an RF receiver that is capable of receiving a signal between 1 KHz and 999 GHz.
- 28. (Original) The transaction authentication card of Claim 1, further comprising one or more batteries that supply power to the biometric sensor, the memory, the processor, and the wireless transmitter on the card.
- 29. (Original) The transaction authentication card of Claim 1, wherein the card has a portable database and does not require an external source for biometric enrollment or verification.
- 30. (Original) The transaction authentication card of Claim 1, wherein the processor uses industry standard minutia points for verification.

31-41. (Canceled)

- 42. (Currently Amended) A transaction authentication card, comprising:
- a body in the general form of a rectangular solid having a substantially hollow interior, the body measuring between 1 to 5 inches on a first side, 1 to 4 inches on a second side substantially perpendicular to the first side, and 1/8 to ½ inch on a third side substantially perpendicular to the first and second sides, the body being formed of impact plastics.
- a fingerprint sensor for sensing minutia points of a fingerprint of a user, the fingerprint sensor being mounted to an inside of the body such that a sensing portion of the fingerprint sensor is exposed through an opening in the body;
- a first memory and a second memory, the first memory storing a database of enrolled fingerprints and the second memory being a read only memory for storing an

identification code for the transaction authentication card, the identification code serving to identify the card to an access control device;

a processor for retrieving stored biometric data <u>representing a biometric feature of said user</u> from the <u>first</u> memory, the processor having a fingerprint-matching algorithm for comparing <u>said</u> [[a]] biometric feature of a user with the stored biometric data, the processor reading a fingerprint pattern from the fingerprint sensor, the processor sending a signal to be transmitted;

an encrypter for encrypted the signal to be transmitted;

a radio frequency (RF) transmitter for transmitting the encrypted signal on a one-to-one validation of the fingerprint of the user, the RF transmitter capable of transmitting a first RF signal of a first frequency and a second RF signal of a second frequency, wherein the first frequency is between 100 KHz and 200 KHz and the second frequency is between 10 MHz and 20 MHz:

an antenna coupled to the RF transmitter for transmitting the RF signal;

a three color light emitting diode mounted on the body such that a first color indicates a first condition, a second color indicates a second condition, and a third color indicates a third condition; and

an internal power supply for powering all circuitry with the card, wherein said processor is configured for enrollment of said biometric feature of said user and storage of said biometric data representing said biometric feature of said user acquired during enrollment within said first memory.

- 43. (Original) The transaction authentication card of Claim 42, wherein the body measures $3.3/8 \times 2.1/8 \times 3/16$ inches.
- 44. (Original) The transaction authentication card of Claim 42, wherein the first frequency is 13.56 MHz and the second frequency is 125 KHz.
- 45. (Original) The transaction authentication card of Claim 42, wherein the first frequency is 15.76 MHz and the second frequency is 129 KHz.

Appl. No.: 10/603,887

Response to Office Action of December 7, 2006

- 46. (Original) The transaction authentication card of Claim 44, wherein the antenna is a loop antenna.
- 47. (Original) The transaction authentication card of Claim 44, wherein the antenna is a telescopic antenna.
- 48. (Previously Presented) The transaction authentication card of Claim 1, further comprising a biometric sensor cover access port.
- 49. (Previously Presented) The transaction authentication card of Claim 1, further comprising a system for erasing data.
- 50. (Previously Presented) The method of Claim 31, further comprising the step of generating a serial number based on the biometric input.
- 51. (Previously Presented) The method of Claim 31, further comprising the step of engaging a biometric sensor cover access port, enabling the transaction authentication card to be cleared and used again.
- 52. (Previously Presented) The method of Claim 31, further comprising the step of erasing the transaction authentication card.
- 53. (Previously Presented) The transaction authentication card of Claim 42, further comprising a biometric sensor cover access port to enable the transaction authentication card to be cleared and used again.
- 54. (Previously Presented) The transaction authentication card of Claim 42, further comprising a system for erasing data if the body is opened.

Appl. No.: 10/603,887

Response to Office Action of December 7, 2006

55. (Currently Amended) A transaction authentication card, comprising:

a biometric sensor for sensing a biometric feature of a user;

a memory;

a processor for retrieving stored biometric data <u>representing a biometric feature of said user</u> from the memory, the processor having a fingerprint matching algorithm for comparing a biometric feature of a user with the stored biometric data and a serial number generation algorithm for generating a serial number based on the fingerprint matching algorithm; and

a wireless transmitter capable of generating wireless signals of two different frequencies, wherein a wireless signal is transmitted on a one-to-one validation of the biometric feature, wherein said processor is configured for enrollment of said biometric feature of said user and storage of said biometric data representing said biometric feature of said user acquired during enrollment within said first memory.